

Appln No. 10/805,888
Amdt date November 6, 2006
Reply to Office action of September 27, 2006

REMARKS/ARGUMENTS

Claims 1-2, 4-29, and 31-40 are pending. Claims 1, 4, 19, 28, 31, 38, and 40 are amended and claims 3 and 30 are canceled.

Claims 1,2, 28 and 29 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter. In view of the amendments to claims 1 and 28, it is respectfully requested that the above rejection be withdrawn.

Claims 1-6, 19-23, 28-33, and 38-40 rejected under 35 U.S.C. 102(e) as being anticipated by Covington JR et al. (US 2003/0009448), Claims 7-15, 17, 25-27 and 34-37 are rejected under 35 U.S.C. 103(a) as being unpatentable over Covington in view of Robinson (US 7,072,846). Claim 16 is rejected under 35 U.S.C. 103(a) as being unpatentable over Covington in view of Edwards et al. (US 2002/0038430). Claim 18 is rejected under 35 U.S.C. 103(a) as being unpatentable over Covington in view of Gonzales (US 2002/0152087). Claim 24 is rejected under 35 U.S.C. 103(a) as being unpatentable over Covington in view of Boyd (US 2002/0194049).

Applicants submit that all of the claims currently pending in this application are patentably distinguishable over the cited references, and reconsideration and allowance of this application are respectfully requested.

Independent **claims 1 and 28** include, among other limitations, "initiating a search for one or more items in the computer network corresponding to the selected category and the selected categorizer." Covington does not teach the above limitation.

Specifically, Covington does not teach allowing the user to select a categorizer in addition to a category. In most cases, no categorizer or other entity whose knowledge or judgment the user might trust is capable of being selected in Covington. In the exception cases where a source of knowledge or judgment is identifiable to the user, Covington teaches a system for providing customized responses to a user's inquiry by providing experts designated to provide a response where the database's responses are insufficient. (Abstract). Covington describes a couple of different scenarios, none of which teach the above limitation of the present invention.

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In the first scenario, the user performs an inquiry on a database (independent of any experts), and only if the question is not answered by the database, then the question is automatically directed by the system to a specified expert (e.g., a payroll manger, or a third party specified by a user-profiled). (Paragraph [0021], lines 6-10). This scenario does not teach "initiating a search in the computer network corresponding to the selected category and the selected categorizer," because the inquiry (search of the database) was independent of any experts.

In a second scenario, "the User's profile can [also] be arranged to direct all inquiries from the User to an expert." (Paragraph [0021], lines 1-2, underlining added.). Similar to the first scenario, this second scenario does not disclose "initiating a search for one or more items in the computer network corresponding to the selected category and the selected categorizer," because the inquiries directed to an expert are not the same as "initiating a search for one or more items in the computer network."

In a third scenario, "should the responses fail [that is, a query was already submitted to the database] to satisfy the User, the User is given the option to contact experts and request a response that is narrowly tailored to the inquiry. The system selects one or more Experts on the bases of the User's profile and the nature of the question." (Paragraph [0010], lines 8-14, emphasis added.). Again, this scenario does not teach "initiating a search for one or more items in the computer network corresponding to the selected category and the selected categorizer," as required by independent claims 1 and 28. First, in this scenario the query is submitted to the database without having it based on any expert. It is only after the responses (search results) fail to satisfy the user, that the user can contact experts and request a response. Second, even, in this situation, contacting an expert does not constitute initiating a search.

Indeed, Covington is very clear about this by stressing that "upon receiving the customer inquiry, in step 2200, the system forwards the inquiry to the designated Expert. Forwarding the custom inquiry to the Expert could entail, for example, forwarding only the text of the question to the expert or it could entail identifying the inquiring party." (Paragraph [0034], lines 1-5, underlining added.).

As a result, independent claims 1 and 28 are not anticipated by Covington.

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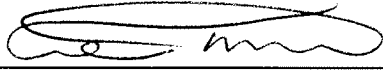
Amended independent **claims 19 and 38** include, among other limitations, "selecting a category from a plurality of predetermined categories stored in a database accessible by the web site," "displaying financial terms for the selected category," and "applying the selected category to the identified item,." Again, Covington does not teach the above limitations.

Rather, in Covington's system, a Database Reviewer or a system provider can add additional categories and structure to the proposed database. (Paragraph [0047], lines 1-5) There is no disclosure in Covington about "displaying financial terms for the selected category." Consequently, amended independent claims 19 and 38 are not anticipated by Covington either.

In short, independent claims 1, 19, 28 and 38 define a novel and unobvious invention over the cited references. Dependent claims 2, 3-18, 20-27, 29, 31-37, and 39-40 are dependent from claims 1, 19, 28 and 38, respectively and therefore include all the limitations of their respective independent claims and additional limitations therein. Accordingly, these claims are also allowable over the cited references, as being dependent from allowable independent claims and for the additional limitations they include therein.

In view of the foregoing amendments and remarks, it is respectfully submitted that this application is now in condition for allowance, and accordingly, reconsideration and allowance are respectfully requested.

Respectfully submitted,
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